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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number		09208998
	Filing Date		1998-12-11
	First Named Inventor		Ganesan et al.
	Art Unit		3622
	Examiner Name		John W. Van Bramer
	Attorney Docket Number		23952-0075

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/JV/	1	6003770		1999-12-21	Schilling	
/JV/	2	6029890		2000-02-29	Austin	
/JV/	3	6042006		2000-03-28	Van Tilburg et al.	
/JV/	4	6052675		2000-04-18	Checchio	
/JV/	5	6078902		2000-06-20	Schenkler	
/JV/	6	6088683		2000-07-11	Jalili	
/JV/	7	6128598		2000-10-03	Walker et al.	
/JV/	8	6170745		2001-01-09	Schilling	

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/JV/	9	6246996		2001-06-12	Stein et al.	
/JV/	10	6277447		2001-05-08	Campisano	
/JV/	11	6341724		2002-01-29	Campisano	
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/JV/	15	6678664		2004-01-13	Ganesan	

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/JV/	1	0542298A2	EP		1993-05-19	Citibank, N.A.		<input type="checkbox"/>
/JV/	2	1052603A2	EP		2000-11-15	CheckFree Corp.		<input type="checkbox"/>
/JV/	3	91/16691	WO		1991-10-31	Jonhig Limited		<input type="checkbox"/>
/JV/	4	PCT/US95/11606			1996-03-21	First Virtual Holding, Inc.		<input type="checkbox"/>
/JV/	5	PCT/US96/06205			1996-10-31	Fleanet, Inc.		<input type="checkbox"/>
/JV/	6	PCT/US96/17556			1997-05-09	First Virtual Holdings, Inc.		<input type="checkbox"/>
/JV/	7	PCT/US98/04739			1998-09-17	Chai Technologies, Inc.		<input type="checkbox"/>
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/JV/	20	5732400		1998-03-03	Morini et al.	
/JV/	21	5757917		1998-05-26	Rose et al.	
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/JV/	23	5787154		1998-07-28	Hazra et al.	
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/JV/	31	6000832	1999-12-14	Franklin et al.	
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/JV/	9	20030069858	2003-04-10	Kittlitz et al.	
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